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ATTORNEY FOR DEBTOR(S)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

IN RE:	§	CASE NO. 09-32773-HDH-13
ALBERTO JUAN BARGAS	§	
NARUMOL MANEEWONG BARGAS		
Debtor	§	Hearing on Motion to Lift Stay:
JP MORGAN CHASE BANK	§	Hearing: January 19, 2010 at 9:00 a.m.
Movant	§	
v.	§	
ALBERTO JUAN BARGAS	§	
NA		
Respondent	§	

DEBTOR'S AFFIDAVIT IN OPPOSITION TO MOTION FOR RELIEF FROM STAY

STATE OF TEXAS §
§
COUNTY OF DALLAS §

BEFORE ME, the undersigned authority, on this day personally appeared Alberto Bargas, known to me, who being by me duly sworn upon oath deposed and stated:

- "1. My name is Alberto Bargas, I am over the age of eighteen (18) years, am of sound mind, and am otherwise fully competent to testify to all the matters contained herein. I have personal knowledge of the following facts:
2. I am the owner of the real property at issue in the above-referenced Motion to Lift Stay (the "Property").
3. I agree that I am delinquent on my mortgage payments. My income was slow in November and December. On December 13, 2009, I was hospitalized for 4 days. I did not work for two weeks. As of early January, I was on unpaid leave for FMLA. I return to work on January 28th. My wife worked a lot of overtime in December. With this overtime, we should be able to make our regular mortgage payments in the future.

4. I have made the required payments to the Chapter 13 Trustee.
5. The Property is necessary for my reorganization because it is my sole residence. The future, timely, post-petition mortgage payments will provide sufficient adequate protection to the mortgage company. In addition, the equity will provide adequate protection to the mortgage company. I believe the house is worth \$99,000. The mortgage company has indicated that the debt is \$71,712.91. Thus, there is substantial equity in the house.

All facts stated herein are true and correct to the best of my knowledge."


Alberto Vargas

SUBSCRIBED AND SWORN to before me, the undersigned Notary Public for the State of Texas, on January 15, 2010, to certify which witness my hand and seal of office.


NOTARY PUBLIC, STATE OF TEXAS

